



CONNECTICUT ASSOCIATION FOR  
Marriage & Family Therapy

February 21st, 2023

The Honorable Kerry Wood Co-Chair  
The Honorable Jorge Cabrea, Co-Chair  
The Honorable Cara Christine Pavalock-D'Amato, Ranking Member  
The Honorable Tony Hwang, Ranking Member  
Insurance and Real Estate Committee  
Legislative Office Building, Room 2800  
Hartford, CT 06106

RE: HB 6620: An Act Promoting Competition in Contracts Between Health Carriers and Health Care Providers.

Chairwoman Wood, Chairman Cabrera, Vice Chairwoman Jill Barry, Vice Chairman Anwar, Ranking Members Pavalock-D'Amato and Hwang, and members of the Insurance and Real Estate Committee:

My name is Rebecca Ruitto, Licensed Marriage and Family Therapist and Chair of the Connecticut Association for Marriage and Family Therapy (CTAMFT). I am a resident of Colchester and own a private mental health practice in West Hartford. I am writing on behalf of CTAMFT in support of HB 6620: An Act Promoting Competition in Contracts Between Health Carriers and Health Care Providers.

CTAMFT currently represents over 2,000 licensed Marriage and Family Therapists (MFTs) through-out Connecticut. Marriage and Family Therapists are employed in various clinical settings throughout the state, serving diverse mental health needs via: private outpatient treatment; community based and outreach programs; in-home services; school-based services; and agency inpatient and outpatient care, among others. Additionally, many MFTs are in network with the various private insurance carriers that operate in our state as well as the state's Medicaid program, Husky Health.

Connecticut has continued to see an increase in mental health needs across children, adolescents and adults. Diagnoses that are on an upwards trend include anxiety, depression, post-traumatic stress disorder, adjustment disorders, and substance use disorders. These increasing mental health disorders have created a demand for mental health treatment in a most unprecedented manner and quantity.

Mental health providers report ongoing and increasingly difficult interactions between themselves and the insurance companies. This difficulty often stems from the onset of paneling

with insurance companies; where contracts contain gag clauses and provide zero negotiation. Providers are forced to either accept the conditions of the insurance companies contract or not be included on/remain on the panel. This lack of flexibility and lack of negotiation ability of this contract binds mental health providers to the whim of the insurance carriers and their ever changing procedure, protocols and non negotiable pay rates. These ongoing barriers have consistently led to providers no longer accepting private insurance and leaving Connecticut residents unable to use their insurance to access mental healthcare.

The proposed actions in HB 6620, including the restriction of “gag” clauses” would help providers navigate relationships with insurance panels. With confidence of negotiation and transparency of expectations mental health providers and Connecticut residents will benefit from an increased access to care required.

CTAMFT is supportive of HB 6620 and asks that you support HB 6620 with inclusive mental health provider language. Thank you for your time and attention. Please do not hesitate to reach out to me if I can be of further assistance at [chair@ctamft.org](mailto:chair@ctamft.org).

Sincerely,

*Rebecca Ruitto, LMFT*

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Chair, CTAMFT